



Order Filed on July 12, 2019 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,
STEVENS & CAMMAROTA, LLP**
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Wayne, New Jersey 07470
Telephone: 973-696-8391
David L. Stevens
dtevens@scura.com
Counsel for Debtor

In Re:
Hakam Bsharat,

Debtor.

Chapter 13

Case NO. 18-29579

Hon. Stacey L. Meisel

**ORDER AUTHORIZING THE DEBTOR TO ENTER INTO A LOAN
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2) through three (3), is hereby
ORDERED.

DATED: July 12, 2019


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtors: Hakam Bsharat;
Case No.: 18-29579 (SLM)

Caption of Order: **Order Authorizing Debtor to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the Debtor, Hakam Bsharat (the “Debtor”), by and through his counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtor to enter into the Loan Modification Agreement with the Secured Creditor, Specialized Loan Servicing (“SLS”), concerning the mortgage loan encumbering the Debtors’ property located at 29 Van Cleve Ave. Clifton, NJ 07011 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

IT IS ORDERED that SLS, and the Debtor are hereby authorized to enter into a loan modification; and it is further,

~~**ORDERED** that SLS, solely in its capacity as servicer, shall deliver to the Debtor a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further,~~

ORDERED, that the Debtor shall file an amended Plan and Schedule J within 14 days of the entry of this order

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Hakam Bsharat
Debtor

Case No. 18-29579-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db +Hakam Bsharat, 29 Van Cleve Ave, Clifton, NJ 07011-2067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

David L. Stevens on behalf of Debtor Hakam Bsharat dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@
scuramealey.com
Kevin Gordon McDonald on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed
Pass-Through Certificates, Series 2005-WF2, U.S. Bank National Association, as Trustee
kmcDonald@kmlawgroup.com, bkgroupp@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-WF2
nj.bkecf@fedpne.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5